

MANULIFE FINANCIAL CORP

Form 6-K

December 15, 2003

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SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

**FORM 6-K**

**Report of Foreign Issuer  
Pursuant to Rule 13a-16 or 15d-16 of  
the Securities Exchange Act of 1934**

For the month of December 2003

**MANULIFE FINANCIAL CORPORATION**

200 Bloor Street East,  
North Tower 10  
Toronto, Ontario, Canada M4W 1E5  
(416) 926-3000

Indicate by check mark whether the registrant files or will file annual reports under cover Form 20-F or Form 40-F.  
Form 20-F [ ] Form 40-F [x]

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.  
Yes [ ] No [x]

**Signatures**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

MANULIFE FINANCIAL CORPORATION

Date: December 12, 2003

By: /s/ Richard Lococo

Name: Richard Lococo  
Title: Vice President and Deputy General Counsel

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EXHIBIT INDEX

| <b>Exhibit</b> | <b>Description of Exhibit</b>  |
|----------------|--|
| 99.1           | Third Quarter Financial Statements for the nine months ended September 30, 2003 reconciled to US GAAP. |
| 99.2           | Cover Letter   |